

FIG. 1

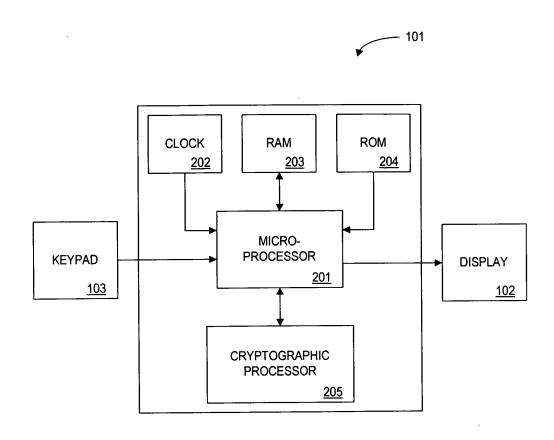


FIG. 2

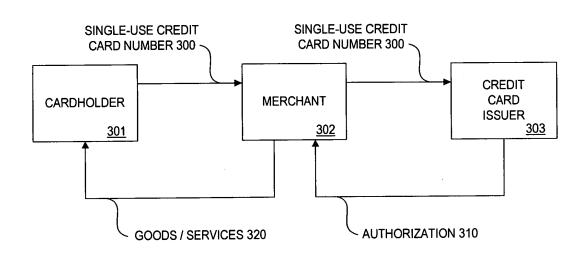


FIG. 3A

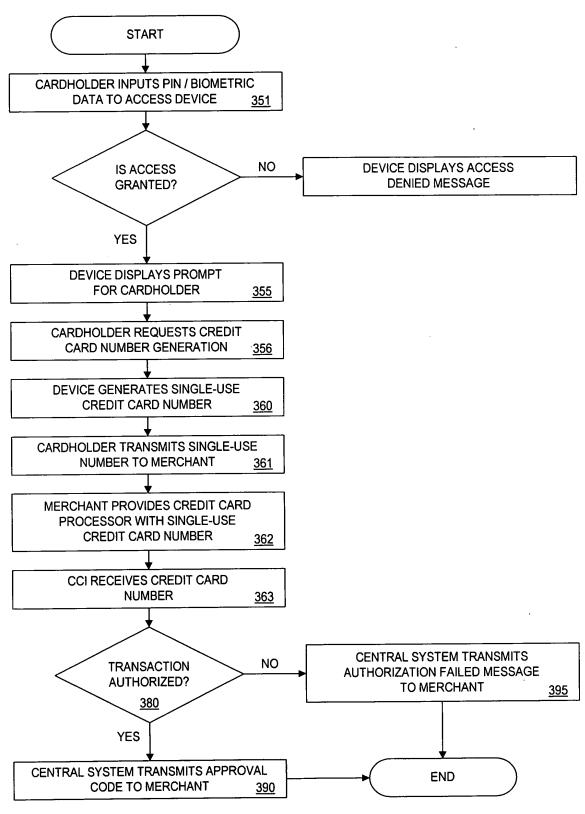


FIG. 3B

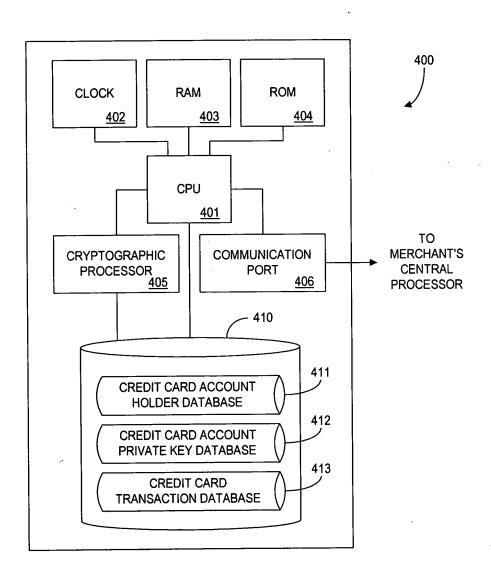


FIG. 4

O9542676 O4O3OO

	333) 444-5555 2222 CENTER ST.	2222 10 CENTER ST.
(999) 111-2222	OCKPORT, NJ 99999	SUE MARVIN ROCKPORT, NJ 99999

FIG



CARDHOLDER PRIVATE KEY 601	CARDHOLDER ACCOUNT NUMBER 501	NONCE <u>602</u>
11000101011110	2222-3333- 4444-5555	1011011100011010
1000011111101	9999-8888- 7777-6666	01110111110010100

413

CARDHOLDER ACCOUNT NUMBER 501	EXPIRATION DATE <u>507</u>	TRANSACTION AMOUNT <u>702</u>	MERCHANT IDENTIFICATION NUMBER <u>703</u>	INITIALIZATION VARIABLE <u>704</u>
2222-3333- 4444-5555	05/98	\$23.98	123456	27
9999-8888- 7777-6666	08/99	\$56.34	654321	96

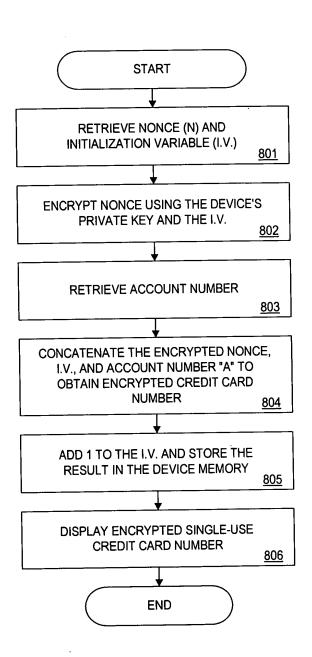


FIG. 8

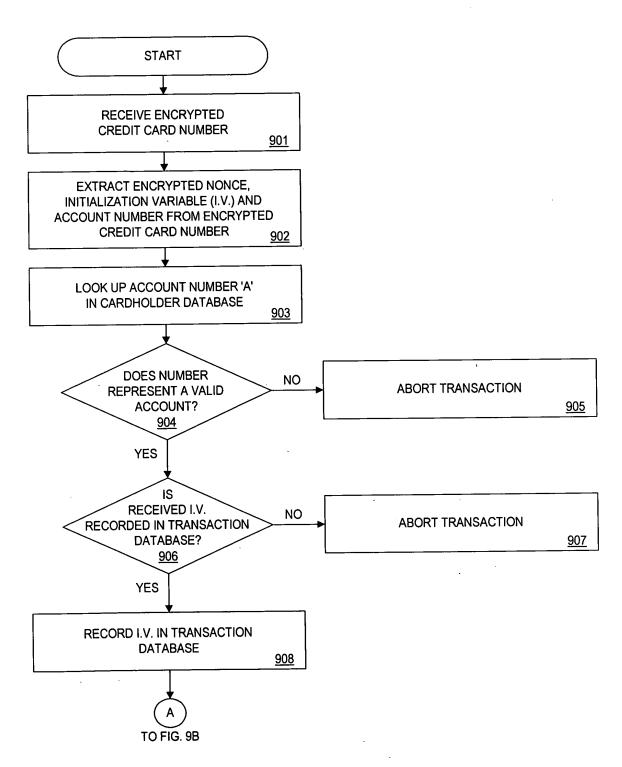


FIG. 9A

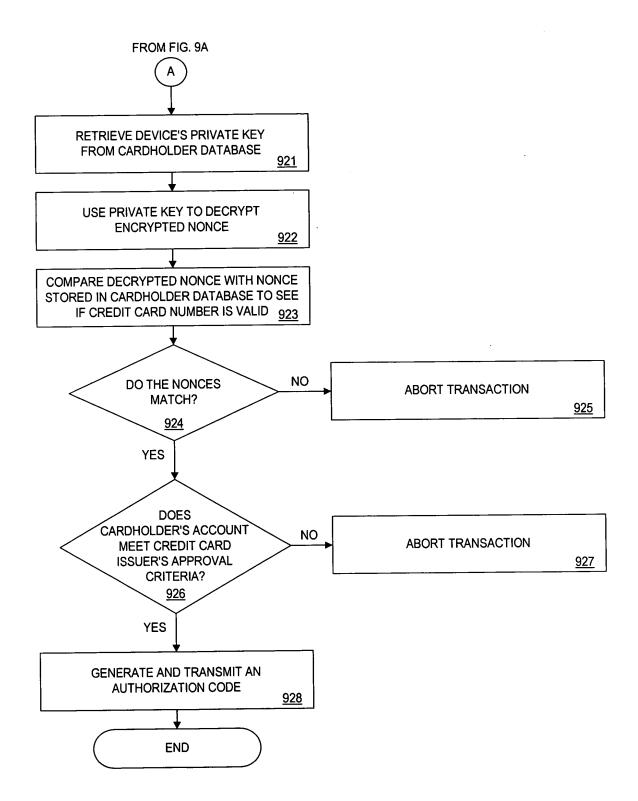


FIG. 9B

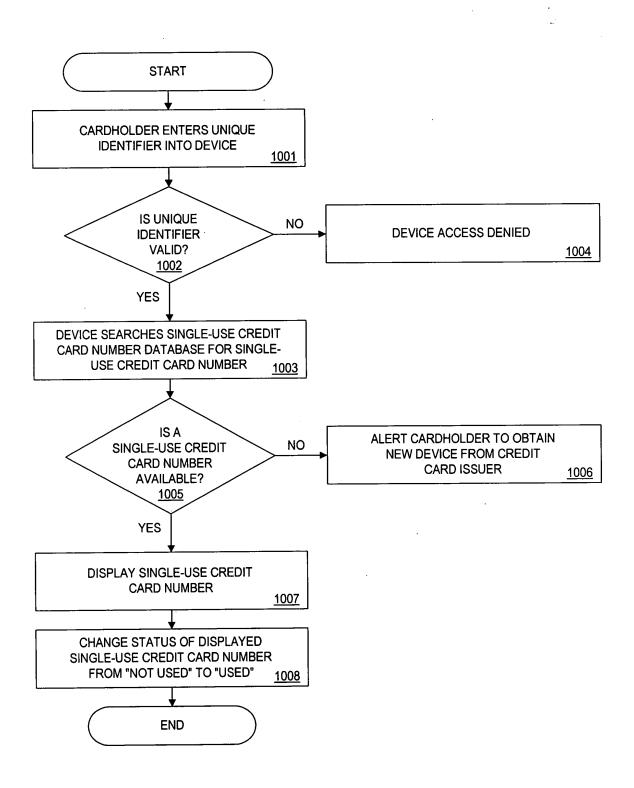
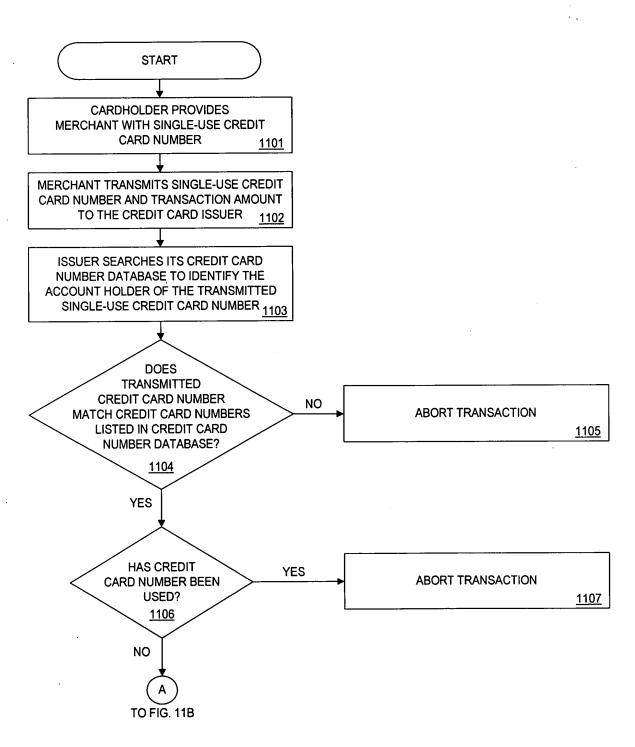


FIG. 10



**FIG. 11A** 

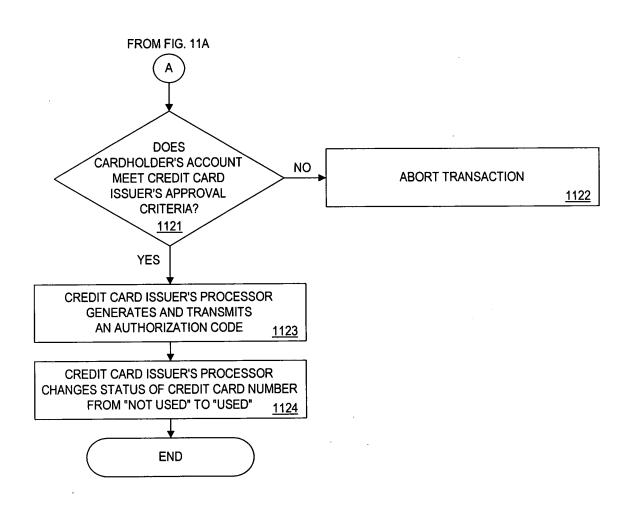


FIG. 11B

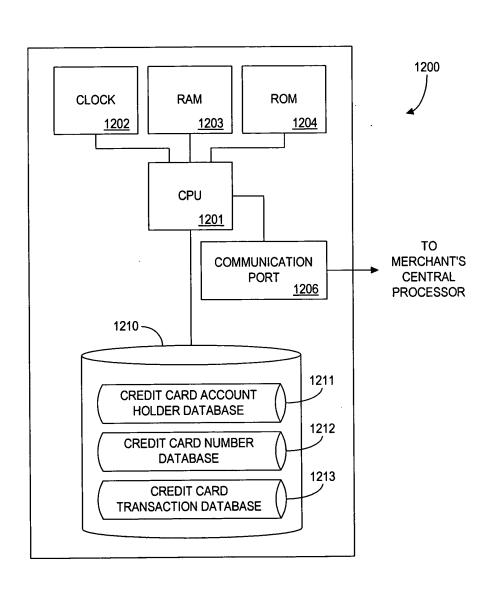
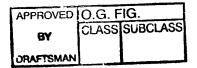


FIG. 12

1212

CARDHOLDER ACCOUNT NUMBER 501	CARDHOLDER NAME 502	CREDIT CARD NUMBER 1301	STATUS <u>1302</u>
	2222-3333- TIM 4444-5555 JOHNSON	3122-2222-3333-6644	USED
2222-3333-		3122-1222-3333-7697	NOT USED
4444-5555		:	•
		3122-1222-3394-4181	NOT USED
9999-8888- 7777-6666	SUE MARVIN	1454-8000-3366-7171	USED
		1454-8000-3366-7172	USED
			•
		1454-8000-3989-6097	NOT USED

FIG. 13



1213 —

CARDHOLDER ACCOUNT NUMBER 501	EXPIRATION DATE <u>507</u>	TRANSACTION AMOUNT <u>702</u>	MERCHANT IDENTIFICATION NUMBER <u>703</u>
2222-3333- 4444-5555	05/22/98	\$23.98	123456
9999-8888- 7777-6666	08/01/99	\$56.34	654321

FIG. 14